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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/025,523	12/18/2001	Antonius Adhi Wiryawan	5306.P073	6254
60975	7590	04/05/2007		
CSA LLP 4807 SPICEWOOD SPRINGS RD. BLDG. 4, SUITE 201 AUSTIN, TX 78759			EXAMINER GREIMEL, JOCELYN	
			ART UNIT	PAPER NUMBER
			3693	
SHORTENED STATUTORY PERIOD OF RESPONSE		MAIL DATE	DELIVERY MODE	
3 MONTHS		04/05/2007	PAPER	

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

Office Action Summary

Application No.

10/025,523

Applicant(s)

WIRYAWAN ET AL.

Examiner

Jocelyn Greimel

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 24 January 2007.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-24 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-24 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. This communication is in response to Applicant's Amendments and Remarks filed 24 January 2007.

Status of Claims

2. Claims 1-24 are currently pending. Claims 1, 5-8, 12-15 and 20 are currently amended. Claims 1, 8, 15 and 20 are independent claims. The Examiner has corrected a mistake in the rejected claim numbers of the first Office Action. The rejection has not changed.

Claim Rejections - 35 USC § 102

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

2. **Claims 1-6, 8-13 and 15-21 are rejected under 35 U.S.C. 102(e) as being anticipated by Simpson et al. (US Pub. No. 2003/0112306, hereinafter Simpson).**

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In reference to claims 1, 8, 15 and 20, Simpson discloses a method and medium comprising:

- a. Communicating and receiving a user interface to a client system via a network communication link (0022-0023), the user interface including a plurality of user interface displays configured to capture consumer loan application data corresponding to a plurality of consumer loan applications (0030-0031; 0033-0035), the plurality of user interface displays configured to receive a user input of the consumer loan application data in at least one data field associated with the one of the plurality of consumer loan applications specified by the user (0036-0043);
- b. Receiving the consumer loan application data via the network communication link (0018-0023);
- c. Storing the consumer loan application data in a storage device (0024-0028); and
- d. Communicating at least a portion of the consumer loan application data to the client system to pre-populate at least one data field corresponding to a subsequent one of the plurality of user interface displays (0035-0043).

3. In reference to claims 2, 9, and 21, Simpson discloses a method and system wherein the plurality of consumer loan applications may be selected from a group of auto loan application, an auto least application, a personal loan application, a home equity loan application, a credit card application and a small business loan application (0036; 0041-0043).

4. In reference to claims 3-4, 10-11, 17-18 and 22-23, Simpson discloses a method and system wherein the subsequent one of the plurality of user interface displays comprise a user interface display corresponding to a sequence of user interface displays associated with one of the plurality of consumer loan applications specified by the user or associated with a consumer loan application other than the one of the plurality of consumer loan applications specified by the user (0033-0038; 0041-0043).

5. In reference to claims 5 and 12, Simpson discloses a method and system wherein the plurality of user interface displays comprise hypertext markup language (HTML) documents, and communicating the user interface to the client system comprises transmitting the HTML documents via a network communication protocol in response to a request from the client system (0018-0021; 0023; 0030; 0033-0043).

6. In reference to claims 6, 13, 19 and 24, Simpson discloses a method and system wherein the consumer loan application data in the storage device includes the data in a manner to be retrieved in response to customer identifying information (0037-0041,

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"...form processing service that identifies which data (e.g. records) are to be placed in which fields. In an alternative arrangement, the data could have been entered in the database in a manner in which each piece of data is tagged in some manner such that, when the data are received by the form processing service, their proper locations in the form can be determined"); and a system and method wherein a portion of the plurality of user interface displays comprise a sequence of user interface displays configured to capture consumer loan application data corresponding to the one of the plurality of consumer loan applications specified by the user (0030; 0033-0043).

Claim Rejections - 35 USC § 103

7. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

8. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

9. **Claims 7 and 14 are rejected under 35 U.S.C. 103(a) as being unpatentable over Simpson and further in view of Yang et al (US Patent No. 6,301,586, hereinafter Yang).** In reference to claims 7 and 14, Simpson discloses the method and system for a user interface including a plurality of user interface displays configured to capture consumer loan application data corresponding to a plurality of consumer loan applications. Simpson does not disclose: the sequence of user interface displays being accessible to the user in series via actuation of a button associated with each display of the sequence of user interface displays.

10. Yang discloses: the user interface including a plurality of user interface displays configured to capture consumer loan application data corresponding to a plurality of consumer loan applications (col. 1 – col. 2, *user actuation of interface in a database system*). It would have been obvious to one skilled in the art at the time of the invention to combine the actuation feature of Yang to the loan application method and system of Simpson to facilitate filling out the forms and increase the use by prospective clients.

Response to Arguments

11. Applicant's argument with respect to the rejection of claims 1-24 under 35 U.S.C. 102(e), have been fully considered but are not persuasive. Therefore, claims 1-24 remain rejected as stated in the previous Office Action and Applicant's request for allowance is respectfully declined.

12. Applicants argue: "Simpson's form processing service is not disclosed to provide stored consumer loan application data to pre-populate a subsequent user interface display." However, the Examiner respectfully disagrees. Simpson discloses an operating system; this system has a memory and an embedded network server. As disclosed in Fig. 5A, the system is able to "receive data provided by user" and then "store identified data." The server populates the form, not the user. The server "comprises a form processing service that... can be used to facilitate form processing including the *filling out of forms*..." (0029). After the user provides the data, the service will take the data "that will be added to (i.e., populate) the form" (0036). The service uses the "answers that have been provided to populate the form" (0037). The data is initially provided by the client but then the service provides the data once again to the display to fill out the form.

Conclusion

13. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of


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the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

14. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jocelyn Greimel whose telephone number is (571) 272-3734. The examiner can normally be reached Monday - Friday 8:30 AM - 4:30 PM EST. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached at (571) 272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Jocelyn Greimel
Examiner, Art Unit 3693
March 21, 2007


JAMES A. KRAMER
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3/29/07